


WHAT IS CLAIMED IS:

1  1. A method of monitoring financial transactions, the method comprising:  
2 periodically receiving a target account identifier of a suspect account;  
3 receiving financial transaction information, the financial transaction  
4 information including transaction records for a plurality of financial transactions that each  
5 have at least one associated account identifier;  
6 comparing the target account identifier with the transaction information to  
7 determine if the target account identifier matches any of the account identifiers of the  
8 transaction information; and  
9 upon the occurrence of a match, generating an alert having at least a portion of  
10 the transaction record that has an account identifier matching the target account identifier.

1 2. The method as in claim 1, further comprising electronically  
2 transmitting the alert to a provider of the target account identifier.

1 3. The method as in claim 1, further comprising electronically  
2 transmitting the alert to an owner of the suspect account.


1 4. The method as in claim 1, further comprising electronically  
2 transmitting the alert to a designee of a provider of the target account.

1 5. The method as in claim 1, further comprising electronically  
2 transmitting the alert to a compiler of marketing information relating to the account.

1 6. The method of claim 5, wherein the marketing information includes  
2 the spending habits of a user of the suspect account.

1 7. The method as in claim 1, wherein the target account identifier  
2 comprises a suspect credit card number.

1 8. The method as in claim 1, wherein the transaction records further  
2 include transaction location, data of transaction, time of transaction and account holder name.

1  9. The method as in claim 2, wherein the comparing and transmitting  
2 steps are performed within about 15 minutes from the time that a transaction record having an  
3 account identifier matching the target account identifier is received.

1 10. The method as in claim 2, wherein the comparing and transmitting  
2 steps are performed within about 5 minutes from the time that a transaction record having an  
3 account identifier matching the target account identifier is received.

1 11. The method as in claim 2, wherein the comparing and transmitting  
2 steps are performed within about 1 minute from the time that a transaction record having an  
3 account identifier matching the target account identifier is received.

1 12. The method as in claim 1, wherein generating the alert includes  
2 processing electronic data into an electronic textual message representing at least a portion of  
3 the content of the electronic data.

1 13. A method of monitoring financial transactions, comprising:  
2 at a processing server, periodically receiving a list having a plurality of target  
3 account identifiers;  
4 periodically transmitting at least a portion of the list to one or more platform  
5 servers, wherein the one or more platform servers are each configured to receive transaction  
6 information, the transaction information including transaction records of financial  
7 transactions, the transaction records including account identifiers used in the transactions, and  
8 wherein the one or more platform servers are configured to search the transaction information  
9 for transaction records having a target account identifier from the list;  
10 at the processing server, receiving from a platform server an alert that the  
11 platform server has identified a transaction record having a target account identifier, the alert  
12 including transaction data from the transaction record; and  
13 transmitting from the processing server a notification based on the alert that a  
14 target account identifier has been identified in a transaction record.

1 14. The method of claim 13, wherein the list comprises an electronic file  
2 from a government agency.

1 15. The method of claim 13, wherein the list is received by the processing  
2 server at least daily.

1 16. The method of claim 13, wherein the list is requested by at least one  
2 platform server at least daily.

1 17. The method of claim 13, further comprising, upon receipt of the list at  
2 the processing server, transmitting from the processing server a list available message to at  
3 least one platform server indicating that the processing server has received the list, in  
4 response to which at least one platform server transmits a request to the processing server to  
5 send the list.

1 18. The method of claim 13, further comprising transmitting the list from  
2 the processing server to at least one platform computer upon receipt of the list by the  
3 processing server.

1 19. The method of claim 13, wherein the notification is transmitted by  
2 email.

1 20. The method of claim 13, wherein the notification is transmitted to a  
2 personal computer.

1 21. The method of claim 20, wherein the personal computer is selected  
2 from the group consisting of mobile phone, personal pager, and personal digital assistant.

1 22. The method of claim 13, wherein the notification is transmitted within  
2 about 15 minutes from the time that the alert is received.

1 23. The method of claim 13, wherein the notification is transmitted within  
2 about 5 minutes from the time that the alert is received.

1 24. The method of claim 13, wherein the notification is transmitted within  
2 about 1-minutes from the time that the alert is received.

1 25. The method of claim 13, wherein the transaction record includes, date  
2 of usage, time of usage and location of usage.

1 26. The method of claim 13, wherein the notification includes the account  
2 identifier, the data the identifier was used, the time the account identifier was used, and the  
3 address where the account identifier was used.

1 27. The method of claim 13, further comprising processing the alert at the  
2 processing server by combining transaction data from the alert with stored transaction data

3 relating to the target account identifier, and wherein the notification is based on the alert and  
4 the stored transaction data.

1 *Guid 133* 28. A method of monitoring financial transactions, comprising:  
2 receiving from a processing server a list having at least a target account  
3 identifier;  
4 receiving transaction information, the transaction information including  
5 transaction records of financial transactions, the transaction records including account  
6 identifiers used in the transactions;  
7 searching the transaction information for transaction records having a target  
8 account identifier from the list;  
9 upon the occurrence of a match, generating an alert having at least a portion of  
10 the transaction record that has an account identifier matching a target account identifier; and  
11 transmitting the alert to the processing server.

1 29. The method of claim 28, further comprising requesting the list from the  
2 processing server.

1 30. The method as in claim 28, wherein generating the alert includes  
2 processing electronic data into an electronic textual message representing at least a portion of  
3 the content of the electronic data.

1 *Guid 134* 31. A system for monitoring financial transactions, comprising:  
2 a processing server; and  
3 at least one platform server in electronic communication with the processing  
4 server;

5 wherein the processing server is configured to receive a list of target account  
6 identifiers and transmit the list to the at least one platform server, wherein the at least one  
7 platform server is configured to receive the list of target account identifiers, wherein the at  
8 least one platform server is further configured to receive transaction information, including  
9 transaction records of financial transactions having account identifiers used in the  
10 transactions, wherein the at least one platform server is further configured to compare the  
11 account identifiers in the transaction records to target account identifiers on the list, wherein,  
12 upon the occurrence of a match between a target account identifier and an account identifier  
13 in a transaction record, the at least one platform server is configured to produce an alert and

14 transmit the alert to the processing server, wherein the processing server is configured to  
B4 produce a notification based on the alert and transmit the notification to a personal computer.

1 32. The system of claim 31, wherein the list comprises an electronic file  
2 from a federal agency.

1 33. The system of claim 31, wherein the list is received by the processing  
2 server at least daily.

1 34. The system of claim 31, wherein the list is requested by at least one  
2 platform server at least daily.

1 35. The system of claim 31, further comprising, upon receipt of the list at  
2 the processing server, transmitting from the processing server a list available message to at  
3 least one platform server indicating that the processing server has received a list, in response  
4 to which the at least one platform server transmits a request to the processing server to send  
5 the list.

1 36. The system of claim 31, further comprising transmitting the list from  
2 the processing server to at least one platform server upon receipt of the list by the processing  
3 server.

1 37. The system of claim 31, wherein the notification is transmitted by  
2 email.

1 38. The system of claim 31, wherein the notification is transmitted to a  
2 personal computer.

1 39. The system of claim 31, wherein the personal computer is selected  
2 from the group consisting of mobile phone, personal pager, and personal digital assistant.

1 40. The system of claim 31, wherein the notification is transmitted from  
2 the processing server within about 15 minutes from the time the processing server receives  
3 the alert.

1 41. The system of claim 31, wherein the notification is transmitted from  
2 the processing server within about 5 minutes from the time the processing server receives the  
3 alert.

1 42. The system of claim 31, wherein the notification is transmitted from  
2 the processing server within about 1 minutes from the time the processing server receives the  
3 alert.

1 43. The system of claim 31, wherein the transaction record includes, date  
2 of usage, time of usage and location of usage.

1 44. The system of claim 31, wherein the notification includes the account  
2 identifier, the data the identifier was used, the time the account identifier was used, and the  
3 address where the account identifier was used.

1 45. A system for monitoring financial transactions, comprising:  
2 a processing server; and  
3 a communications arrangement associated with the processing server, the  
4 communications arrangement being configured to facilitate electronic communication  
5 between the processing server and at least a platform server;  
6 wherein the processing server is configured to receive a list of target account  
7 identifiers and transmit the list to a platform server, wherein a platform server is configured  
8 to receive the list of target account identifiers, wherein a platform server is further configured  
9 to receive transaction information, including transaction records of financial transactions  
10 having account identifiers used in the transactions, wherein a platform server is further  
11 configured to compare the account identifiers in the transaction records to target account  
12 identifiers on the list, wherein, upon the occurrence of a match between a target account  
13 identifier and an account identifier in a transaction record, a platform server is configured to  
14 produce an alert and transmit the alert to the processing server, wherein the processing server  
15 is configured to produce a notification based on the alert and transmit the notification to a  
16 personal computer.

1 46. The system of claim 45, wherein the personal computer is selected  
2 from the group consisting of mobile phone, personal pager, and personal digital assistant.

1 47. A system for monitoring financial transactions, comprising:  
2 a platform server; and

3 a communications arrangement associated with the platform server, the  
4 communications arrangement being configured to facilitate electronic communication  
5 between the platform server and a processing server;

6 wherein the processing server is configured to receive a list of target account  
7 identifiers and transmit the list to the platform server, wherein the platform server is  
8 configured to receive the list of target account identifiers, wherein the platform server is  
9 further configured to receive transaction information, including transaction records of  
10 financial transactions having account identifiers used in the transactions, wherein the  
11 platform server is further configured to compare the account identifiers in the transaction  
12 records to target account identifiers on the list, wherein, upon the occurrence of a match  
13 between a target account identifier and an account identifier in a transaction record, the  
14 platform server is configured to produce an alert and transmit the alert to the processing  
15 server, wherein the processing server is configured to produce a notification based on the  
16 alert and transmit the notification to a personal computer.